

<i>SERFF Tracking Number:</i>	<i>BEAC-125762218</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Employers' Fire Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$200</i>
<i>Company Tracking Number:</i>	<i>2008-GL-AR-RR-490</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>@vantage 4 Tech</i>		
<i>Project Name/Number:</i>	<i>Tech Rates, Rules, and Forms /490</i>		

## Filing at a Glance

Companies: The Employers' Fire Insurance Company, OneBeacon America Insurance Company		
Product Name: @vantage 4 Tech	SERFF Tr Num: BEAC-125762218	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$200
Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations	Co Tr Num: 2008-GL-AR-RR-490	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts
	Authors: Judith Carrasco, Linda Jordan-Dow	Disposition Date: 10/22/2008
	Date Submitted: 08/05/2008	Disposition Status: Filed
Effective Date Requested (New): 11/15/2008		Effective Date (New):
Effective Date Requested (Renewal): 11/15/2008		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: Tech Rates, Rules, and Forms	Status of Filing in Domicile:
Project Number: 490	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/22/2008	
State Status Changed: 08/25/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are introducing the following new and revised manual rules in support of changes being made to our professional liability forms and endorsements in our @vantage Product.	

Rule 207 – Other Optional Endorsements page @V4PL207CW 06 07 – This rule is revised to add reference to Total Intellectual Property Exclusion endorsement APR 222.

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Rule 210 – Data Privacy Liability Protection Coverage page @V4PL210CW 06 07 - This is a new rule that provides the instructions for use and rating of the Data Privacy Liability Protection Coverage Form APR 009.

Rule 211 – Communications Liability Protection Coverage page @V4PL211CW 06 07 - This is a new rule that provides the use and rating instructions for Communications Liability Protection Coverage Form APR 010.

Rule 210 @V4PL210AR 06 07 – Data Privacy Liability Protection Coverage – APR 009

Rule 211 @V4PL211AR 06 07 – Communications Liability Protection Coverage – APR 010

We are revising the following manual rule in the @vantage Product:

Rule 200 – Special General Liability Endorsements page @V4GL200CW 06 07 – This Rule is revised to reference a new optional special GL endorsement @vantage for General Liability - Technology Companies VCG 207.

We plan to implement the above for policies effective 11/15/08. The form filing has been submitted in SERFF under filing number 2008-GL-AR-FO-490.

## Company and Contact

### Filing Contact Information

Linda Jordan-Dow, Senior Compliance Analyst ljordandow@onebeacon.com  
 One Beacon Lane (781) 332-7262 [Phone]  
 Canton, MA 02021 (617) 725-6888[FAX]

### Filing Company Information

The Employers' Fire Insurance Company	CoCode: 20648	State of Domicile: Massachusetts
One Beacon Lane	Group Code: 1129	Company Type:
Canton, MA 02021-1030	Group Name:	State ID Number:
(781) 332-7000 ext. [Phone]	FEIN Number: 04-1288420	

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OneBeacon America Insurance Company	CoCode: 20621	State of Domicile: Massachusetts
One Beacon Lane	Group Code: 1129	Company Type:
Canton, MA 02021-1030	Group Name:	State ID Number:
(781) 332-7000 ext. [Phone]	FEIN Number: 04-2475442	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation: \$100 for each filing. This fee is applicable to each line of business. There are two lines in this filing so the fee for this filing is \$200.00.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Employers' Fire Insurance Company	\$200.00	08/05/2008	21791788
OneBeacon America Insurance Company	\$0.00	08/05/2008	

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Product Name: @vantage 4 Tech

Project Name/Number: Tech Rates, Rules, and Forms /490

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	10/22/2008	10/22/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Edith Roberts	08/25/2008	08/25/2008	Linda Jordan-Dow	10/08/2008	10/08/2008
Industry						
Response						

SERFF Tracking Number: BEAC-125762218 State: Arkansas  
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Company Tracking Number: 2008-GL-AR-RR-490  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
Product Name: @vantage 4 Tech  
Project Name/Number: Tech Rates, Rules, and Forms /490

## Disposition

Disposition Date: 10/22/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Company Tracking Number: 2008-GL-AR-RR-490

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: @vantage 4 Tech

Project Name/Number: Tech Rates, Rules, and Forms /490

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Rule 207. Other Optional Endorsements	Filed	Yes
Rate	Rule 210. Data Privacy Liability Protection Coverage	Filed	Yes
Rate	Rule 211. Communications Liability Protection Coverage	Filed	Yes
Rate (revised)	Rule 210 AR Data Privacy Liability Protection Coverage	Filed	Yes
Rate	Rule 210 AR Data Privacy Liability Protection Coverage	Filed	Yes
Rate (revised)	Rule 211 AR Communications Liability Protection Coverage	Filed	Yes
Rate	Rule 211 AR Communications Liability Protection Coverage	Filed	Yes
Rate	Rule 200 Special General Liability Endorsements	Filed	Yes
Rate	Rule 201 TEchnology Errors or Ommissions Coverage	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 08/25/2008  
Submitted Date 08/25/2008  
Respond By Date

Dear Linda Jordan-Dow,

This will acknowledge receipt of the captioned filing.

With reference to Rule 210, B., and 211, B., both state that the optional Extended Reporting Period is not available in the event of termination for non-payment of premium. Arkansas does not allow that the insurer withhold either the basic or optional extended reporting periods for cancellation/termination due to non-payment of premium, or if deductibles, retentions or excess payments over the limit of liability reimbursements are owed. Also, if payment is received to purchase the optional extended reporting period, that payment must be applied to place the optional extended reporting period coverage into effect, rather than first applied to any monies owed on the terminating policy. Please refer to AR Code Anno. §23-79-306.

Please feel free to contact me if you have questions.

Sincerely,

Edith Roberts

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/08/2008  
Submitted Date 10/08/2008

Dear Edith Roberts,

### Comments:

### Response 1

Comments: This is in response to your objection letter dated 8/25/08 in which you had the following concern:

With reference to Rule 210, B., and 211, B., both state that the optional Extended Reporting Period is not available in

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the event of termination for non-payment of premium. Arkansas does not allow that the insurer withhold either the basic or optional extended reporting periods for cancellation/termination due to non-payment of premium, or if deductibles, retentions or excess payments over the limit of liability reimbursements are owed. Also, if payment is received to purchase the optional extended reporting period, that payment must be applied to place the optional extended reporting period coverage into effect, rather than first applied to any monies owed on the terminating policy. Please refer to AR Code Anno. §23-79-306.

**Response:**

We are amending Rule 210 and Rule 211 revising paragraph B. to delete the sentence indicating that the Extended Reporting Periods will not be available to risks canceled for non-payment of premium.  
 The amended rules are attached.

We are also adding Rule 201 to eliminate limits below \$1,000,000 when coverage includes defense within limits. This was requested on the companion form filing 2008-GL-AR-FO-490.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rule 210 AR Data Privacy Liability Protection Coverage	@V4PL210AR 06 07	New	
<b>Previous Version</b>			
Rule 210 AR Data Privacy Liability Protection Coverage	@V4PL210AR 06 07	New	
Rule 211 AR Communications Liability Protection Coverage	@V4PL211AR 06 07	New	
<b>Previous Version</b>			
Rule 211 AR Communications Liability Protection Coverage	@V4PL211AR 06 07	New	
Rule 201 TEchnology Errors	@V4PL201AR 05 08	Replacement	



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*First Filing Company:*      *The Employers' Fire Insurance Company, ...*      *State Tracking Number:*      *EFT \$200*

*Company Tracking Number:*      *2008-GL-AR-RR-490*

*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0000 Other Liability Sub-TOI Combinations*

*Product Name:*                      *@vantage 4 Tech*

*Project Name/Number:*      *Tech Rates, Rules, and Forms /490*

or Omissions Coverage

*SERFF Tracking Number:*      *BEAC-125762218*                      *State:*                      *Arkansas*

*First Filing Company:*      *The Employers' Fire Insurance Company, ...*      *State Tracking Number:*      *EFT \$200*

*Company Tracking Number:*      *2008-GL-AR-RR-490*

*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0000 Other Liability Sub-TOI Combinations*

*Product Name:*                      *@vantage 4 Tech*

*Project Name/Number:*              *Tech Rates, Rules, and Forms /490*

Sincerely,  
Judith Carrasco, Linda Jordan-Dow

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<i>Company Tracking Number:</i>	<i>2008-GL-AR-RR-490</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>@vantage 4 Tech</i>		
<i>Project Name/Number:</i>	<i>Tech Rates, Rules, and Forms /490</i>		

## Rate Information

Rate data does NOT apply to filing.

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Company Tracking Number: 2008-GL-AR-RR-490

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rule 207. Other Optional Endorsements	@V4PL207CW 06 07	New	@V4PL207CW 06 07.pdf
Filed	Rule 210. Data Privacy Liability Protection Coverage	@V4PL210CW 06 07	New	@V4PL210CW 06 07.pdf
Filed	Rule 211. Communications Liability Protection Coverage	@V4PL211CW 06 07	New	@V4PL211CW 06 07.pdf
Filed	Rule 210 AR Data Privacy Liability Protection Coverage	@V4PL210AR 06 07	New	@V4PL210AR 06 07 rev 01.pdf
Filed	Rule 211 AR Communications Liability Protection Coverage	@V4PL211AR 06 07	New	@V4PL211AR 06 07 rev 01.pdf
Filed	Rule 200 Special General Liability Endorsements	@V4GL200CW 06 07	New	@V4GL200CW 06 07.pdf
Filed	Rule 201 TEchnology Errors or Ommissions Coverage	@V4PL201AR 05 08	Replacement	@V4PL201AR 05 08 rev 01.pdf

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**@vantage For POLICIES**  
**PROFESSIONAL LIABILITY COVERAGE DIVISION**

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**RULE 207.**  
**OTHER OPTIONAL ENDORSEMENTS**

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The following optional endorsements are available. These endorsements are typically used for:

- Deleting coverage for exposures not contemplated in the base rates.
- Deleting coverage for exposures not included in the premium basis.
- Adding coverage for exposures contemplated in the base rates for a particular class.
- Adding additional interests for covered exposures.
- Clarifying coverage.
- Amending conditions.

Endorsements belonging to the above categories do not require any further premium adjustment.

**Endorsements**

APR 204	Abuse, Molestation, Sexual Misconduct or Sexual Offense Exclusion
APR 205	Employment-Related Practices Exclusion
APR 209	Exclusion – Cost of Mailing Corrections
APR 213	Delay Endorsement
APR 214	Final Acceptance Limitation
APR 216	Loss of Your Profits Exclusion
APR 217	Purchase or Contract Price Exclusion
APR 220	Individual Contracted Workers Exclusion
APR 222	Total Intellectual Property Exclusion

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**RULE 210****DATA PRIVACY LIABILITY PROTECTION COVERAGE FORM - APR 009**

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**A. Coverage**

Data Privacy Liability Protection Coverage Form **APR 009** provides coverage for wrongful acts which the insured is legally obligated to pay resulting from the failure to protect the private data of others. This is a claims made coverage form. Coverage applies if first notice of a claim is received by the insured or the Company during the policy period.

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure. It will not be available to risks canceled for non-payment of premium.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

**C. Mature Claims Made Rates**

Mature Claims Made rates assume the insured has had Claims Made insurance for at least 4 consecutive years. Rates apply per \$1,000 of sales. Determine the hazard level of the risk and select the applicable rate from the following table. The rate chosen is not subject to Package Modifications or any Experience Rating plan.

**Data Privacy Liability Protection Rates**  
(\$1,000,000 Per Claim / \$1,000,000 Annual Aggregate)

Sales	Hazard Level				
	Low	Low Med	Medium	Med High	High
Per \$1,000	.10	.25	.50	1.00	2.50

**D. Rate Adjustment For Less Than 4 Years Of Claims Made Insurance**

The Mature Claims Made rates determined in **C.** must be adjusted to reflect the number of years of Claims Made insurance. Mature Claims Made rates assume a Retroactive Date coincident with the effective date of the insured's first claims-made coverage in an uninterrupted Claims Made program of at least 4 years duration. If the Retroactive Date is advanced, the new Retroactive Date should be considered as the insured's entry into Claims Made for the purpose of determining the appropriate year in Claims Made. Apply the rating factor indicated below for insureds with less than 4 years of Claims Made coverage. All factors are multiplicative.

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Year in Program	Factor
1	.80
2	.87
3	.93
4	.98
Mature	1.00

**E. Increased Limits Factors**

The Basic Limit of Insurance for this coverage is \$1,000,000 Per Claim with an Annual Aggregate Limit of \$1,000,000. Higher Limits are available. For increased limit factors at higher limits, refer to company.

**F. Deductibles**

The base deductible is \$10,000. The following deductible options are available and apply separately to this coverage. Apply the rating factors indicated below. All factors are multiplicative.

**Data Privacy Liability Protection E&O Deductible Factors**

Deductible	Factor
\$ 10,000	1.00
\$ 25,000	.83
\$ 50,000	.77
\$ 75,000	.74
\$ 100,000	.70
\$ 250,000	.62
\$ 500,000	.52

**G. Minimum Premium**

The minimum premium is \$1,000. It is not subject to increase for increased limits.

**H. Data Privacy Liability Protection Coverage - Schedule Rating Plan**

The final rate may be adjusted by applying an appropriate schedule rating modification.

**1. Eligibility For Schedule Rating**

The Schedule Rating Plan may be applied to any policy rated in accordance with this Rule.

**2. Determination of Schedule Modification**

A modification reflecting specified characteristics of the risk shall be applied in accordance with paragraph 3. below to the extent that such characteristics are not reflected in the base rates. Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

# COMMERCIAL LINES MANUAL

## @vantage For POLICIES

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#### 3. Application of Schedule Modification

A schedule rating modification may be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 25%, to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications Table				
Risk Characteristics		Credit	Range of Modification	Debit
1.	Privacy Policies & Procedures	-20%	to	+20%
2.	Customer Contract Management	-15%	to	+15%
3.	Employees	-15%	to	+15%
4.	Information Technology & Facility Management	-15%	to	+15%
<b>Total Base Rate Credit/Debit</b> <i>Note: Maximum schedule debit/credit may not exceed 25%</i>				



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**RULE 211**

**COMMUNICATIONS LIABILITY PROTECTION COVERAGE FORM - APR 010**

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**A. Coverage**

Communications Liability Protection Coverage Form **APR 010** provides coverage for legal liability caused by wrongful acts committed by the insured resulting from infringement of copyright, trademark, trade dress, service mark, service name, symbol, title, logo, slogan, or right of publicity in the conduct of their insured's business. This is a claims made coverage form. Coverage applies if first notice of a claim is received by the insured or the Company during the policy period.

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure. It will not be available to risks canceled for non-payment of premium.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

**C. Basic Limits Mature Claims Made Rates**

Mature Claims Made rates assume the insured has had Claims Made insurance for at least 4 consecutive years. Rates apply per \$1,000 of sales. Determine the hazard group of the risk and select a rate from the range shown for the applicable hazard group from the following table. The rate chosen is not subject to Package Modifications, IRPM, Experience Rating or Schedule Rating Plans.

**Communications Liability Protection Rates**  
(\$1,000,000 Per Claim / \$1,000,000 Annual Aggregate)

Sales	Hazard Group		
	Low Hazard	Medium Hazard	High Hazard
per \$1,000	.05-.49	.50-1.49	1.50-2.50

**D. Rate Adjustment For Less Than 4 Years Of Claims Made Insurance**

The Mature Claims Made rate determined in **C.** must be adjusted to reflect the number of years of Claims Made insurance. Mature Claims Made rates assume a Retroactive Date coincident with the effective date of the insured's first claims-made coverage in an uninterrupted Claims Made program of at least 4 years duration. If the Retroactive Date is advanced, the new Retroactive Date should be considered as the insured's entry into Claims Made for the purpose of determining the appropriate year in Claims Made. Apply the rating factor indicated below for insureds with less than 4 years of Claims Made coverage. All factors are multiplicative.

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Year in Program	Factor
1	.80
2	.87
3	.93
4	.98
Mature	1.00

**E. Increased Limits Factors**

The Basic Limit of Insurance for this coverage is \$1,000,000 Per Claim with an Annual Aggregate Limit of \$1,000,000. Higher Limits are available. For increased limit factors at higher limits, refer to company.

**F. Deductibles**

The base deductible is \$10,000. The following deductible options are available and apply separately to this coverage. Apply the rating factors indicated below. All factors are multiplicative.

**Data Privacy Liability Protection E&O Deductible Factors**

Deductible	Factor
\$ 10,000	1.00
\$ 25,000	.83
\$ 50,000	.77
\$ 75,000	.74
\$ 100,000	.70
\$ 250,000	.62
\$ 500,000	.52

**G. Minimum Premium**

The minimum premium is \$1,000. It is not subject to increase for increased limits.

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**DIVISION SEVEN - PROFESSIONAL LIABILITY**  
**STATE EXCEPTION PAGES**

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**RULE 210****DATA PRIVACY LIABILITY PROTECTION COVERAGE – APR 009**

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The following is added to paragraph **A. Coverage**:

**A. Coverage**

Attach Arkansas Changes – Technology Errors or Omissions Coverage endorsement **APR 704 AR** to every policy written with Data Privacy Liability Protection Coverage Form **APR 009**.

Paragraph **B.** is replaced by the following:

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

Paragraph **H.3. Schedule Rating Plan** is replaced by the following:

**3. Application of Schedule Modification**

A schedule rating modification may be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 55%, to reflect such characteristics of the risk as are not reflected in its experience.

The following Arkansas Consent Form is required:

Arkansas Consent Form – Acknowledgment Of Defense Within Limits **VIL 117** must be signed by the insured and made part of the policy.

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**DIVISION SEVEN - PROFESSIONAL LIABILITY**  
**STATE EXCEPTION PAGES**

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**RULE 211****COMMUNICATIONS LIABILITY PROTECTION COVERAGE – APR 010**

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The following is added to paragraph **A. Coverage**:

**A. Coverage**

Attach Arkansas Changes – Technology Errors or Omissions Coverage endorsement **APR 704 AR** to every policy written with Communications Liability Protection Coverage Form **APR 010**.

Paragraph **B.** is replaced by the following:

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

The following Arkansas Consent Form is required:

Arkansas Consent Form – Acknowledgment Of Defense Within Limits **VIL 117** must be signed by the insured and made part of the policy.

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**GENERAL LIABILITY COVERAGE DIVISION**

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**RULE 200.**

**SPECIAL GENERAL LIABILITY ENDORSEMENTS**

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- A. @vantage For General Liability endorsement VCG 205** is an optional endorsement providing 20 coverage enhancements. There is a premium charge of 2% of the General Liability premium subject to a \$250 minimum premium.
- B. VCG 203 @vantage For General Liability - Churches** is an optional endorsement which may be used on religious institutions in lieu of @vantage For General Liability endorsement **VCG 205**. There is a premium charge of 2% of the General Liability premium subject to a \$250 minimum premium.
- C. VCG 206 @vantage For General Liability - Contractors** is an optional endorsement which may be used on contractor risks in lieu of @vantage For General Liability endorsement **VCG 205**. There is a premium charge of 2% of the General Liability premium subject to a \$250 minimum premium.
- D. VCG 207 @vantage For General Liability – Technology Companies** is an optional endorsement which may be used for risks written in the Technology Segment in lieu of @vantage For General Liability endorsements **VCG 205** or **VCG 206**. There is a premium charge of 2% of the General Liability premium subject to a \$250 minimum premium.

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**RULE 201**  
**TECHNOLOGY ERRORS OR OMISSIONS COVERAGE**

Paragraph **A. 2.c.** is replaced by the following:

**c. Mandatory State Endorsements and Forms:**

- (1) Arkansas Changes – Transfer Of Rights Of Recovery Against Others To Us Endorsement IL 01 99**
- (2) Arkansas Changes – Cancellation And Nonrenewal Endorsement VIL 627AR**
- (3) Arkansas Changes Endorsement – APR 704 AR**
- (4) Arkansas Consent Form – Acknowledgment Of Defense Within Limits VIL 117** must be signed by the insured and made part of the policy.

Paragraph **B.** is replaced by the following:

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

Paragraph **F.** is replaced by the following:

**F. Increased Limits Factors**

Pursuant to Arkansas Insurance Code Anno 23-79-307 (5) and AID Order # 2007-033, the minimum Limit of Insurance available for this coverage is \$1,000,000 Per Claim with an Annual Aggregate Limit of \$1,000,000. Higher Limits are available. Determine the premium by multiplying the Basic Limits premium by the Factor shown in the following table:

**Technology E&O Increased Limits Factors**

<b>Annual Aggregate Limit</b>	<b>Per Claim Limit</b>
	\$1,000,000
1,000,000	1.70
2,000,000	1.80

For higher limits, refer to company.

SERFF Tracking Number: BEAC-125762218 State: Arkansas  
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$200  
Company Tracking Number: 2008-GL-AR-RR-490  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
Product Name: @vantage 4 Tech  
Project Name/Number: Tech Rates, Rules, and Forms /490

## Supporting Document Schedules

**Satisfied -Name:** Explanatory Memorandum **Review Status:** Filed 10/22/2008  
**Comments:**  
**Attachments:**  
2007 PL Rules Explanatory Memorandum.pdf  
AR rules EM supp.pdf  
2007 GL Rules Explanatory Memorandum.pdf

**Filing Explanatory Memorandum  
2007 Technology Professional Liability Product  
@vantage For Rule Changes**

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We are introducing the following new and revised manual rules in support of changes being made to our professional liability forms and endorsements in our @vantage Product.

**Rule 207 – Other Optional Endorsements** page @V4PL207CW 06 07 – This rule is revised to add reference to Total Intellectual Property Exclusion endorsement APR 222.

**Rule 210 – Data Privacy Liability Protection Coverage** page @V4PL210CW 06 07 - This is a new rule that provides the instructions for use and rating of the Data Privacy Liability Protection Coverage Form APR 009.

**Rule 211 – Communications Liability Protection Coverage** page @V4PL211CW 06 07 - This is a new rule that provides the use and rating instructions for Communications Liability Protection Coverage Form APR 010.



**Arkansas Supplement  
Filing Explanatory Memorandum  
2007 Technology Professional Liability Product  
@vantage For Rule Changes**

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In addition to rule changes described by our companies in the countrywide portion of this Explanatory memorandum, the following rule changes apply specifically to the new @vantage For Professional Liability coverage forms used in Arkansas:

**Rule 210 @V4PL210AR 06 07 – Data Privacy Liability Protection Coverage – APR 009**

The state exception page adds reference to Arkansas Changes endorsement APR 704 AR.

**Rule 211 @V4PL211AR 06 07 – Communications Liability Protection Coverage – APR 010**

The state exception page adds reference to Arkansas Changes endorsement APR 704 AR.

**Filing Explanatory Memorandum  
2007 Technology General Liability Product  
@vantage For Rule Changes**

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We are revising the following manual rule in the @vantage Product:

**General Liability – Division Six**

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Independent Manual Rules:

**Rule 200 – Special General Liability Endorsements** page @V4GL200CW 06 07 – This Rule is revised to reference a new optional special GL endorsement @vantage for General Liability - Technology Companies **VCG 207**.

This endorsement will be offered to risks written in the Technology Segment in lieu of @vantage For General Liability endorsements VCG 205. The premium charge will be 2% of the general liability premium subject to a \$250 minimum premium charge and therefore there will be no rate impact to insureds who currently have endorsement VCG 205 attached.

SERFF Tracking Number: BEAC-125762218 State: Arkansas

First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$200

Company Tracking Number: 2008-GL-AR-RR-490

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: @vantage 4 Tech

Project Name/Number: Tech Rates, Rules, and Forms /490

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rule 210 AR Data Privacy Liability Protection Coverage	08/05/2008	@V4PL210AR 06 07.pdf
No original date	Rate and Rule	Rule 211 AR Communications Liability Protection Coverage	08/05/2008	@V4PL211AR 06 07.pdf

**COMMERCIAL LINES MANUAL**  
**@vantage For POLICIES**  
**DIVISION SEVEN - PROFESSIONAL LIABILITY**  
**STATE EXCEPTION PAGES**

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**RULE 210****DATA PRIVACY LIABILITY PROTECTION COVERAGE – APR 009**

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The following is added to paragraph **A. Coverage**:

**A. Coverage**

Attach Arkansas Changes – Technology Errors or Omissions Coverage endorsement **APR 704 AR** to every policy written with Data Privacy Liability Protection Coverage Form **APR 009**.

Paragraph **H.3. Schedule Rating Plan** is replaced by the following:

**3. Application of Schedule Modification**

A schedule rating modification may be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 55%, to reflect such characteristics of the risk as are not reflected in its experience.

**COMMERCIAL LINES MANUAL  
@vantage For POLICIES  
DIVISION SEVEN - PROFESSIONAL LIABILITY  
STATE EXCEPTION PAGES**

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**RULE 211**

**COMMUNICATIONS LIABILITY PROTECTION COVERAGE – APR 010**

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The following is added to paragraph **A. Coverage**:

**A. Coverage**

Attach Arkansas Changes – Technology Errors or Omissions Coverage endorsement **APR 704 AR** to every policy written with Communications Liability Protection Coverage Form **APR 010**.